

Fill in this information to identify the case:

Debtor 1	GAIL Y. FORD
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Western District of Pennsylvania</u>
Case Number:	<u>20-21863GLT</u>
(State)	

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	PNC BANK NA	Court claim no. (if known):	7
Last 4 digits of any number you use to identify the debtor's account	8 7 4 9		
Property Address:	14 TRUMAN CL MCKEES ROCKS PA 15136		

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 0.00
b. Prepetition arrearage paid by the trustee:	(b) \$ 0.00
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 0.00

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 197.90

The next postpetition payment is due on

9 / 1 / 2025
 MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1

GAIL Y. FORD

Name

Case number (*if known*) 20-21863GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour

Signature

Date 08/29/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566 Email cmeccf@chapter13trusteewdpa.com

Debtor 1

GAIL Y. FORD

Name

Case number (if known) **20-21863GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3)				
08/25/2020	1170428	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	165.48
09/28/2020	1173529	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	225.39
10/26/2020	1176616	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	70.69
11/24/2020	1179685	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	135.32
12/21/2020	1182624	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	131.23
01/25/2021	1185616	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	128.41
02/22/2021	1188737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	116.69
03/26/2021	1192046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	173.07
04/26/2021	1195281	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	114.35
05/25/2021	1198392	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	131.49
06/25/2021	1201579	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	132.04
07/26/2021	1204780	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	212.21
08/26/2021	1207928	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	145.58
09/24/2021	1211028	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	145.38
10/25/2021	1214104	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	143.92
11/22/2021	1217140	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	142.46
12/23/2021	1220215	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	142.41
01/26/2022	1223278	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	209.41
02/23/2022	1226151	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	163.53
03/25/2022	1229122	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	182.20
04/26/2022	1232161	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	182.38
05/25/2022	1235204	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	183.27
06/27/2022	1238226	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	422.73
07/26/2022	1241162	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	152.12
08/24/2022	1244046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	184.65
09/27/2022	1246927	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	180.70
09/28/2022	1246927	PNC BANK NA	CANCELLED CHECK TO CREDITOR/CONTI	-180.70
09/28/2022	1247824	PNC BANK NA	PREWRITTEN CHECK TO CREDITOR/CON'	180.70
10/25/2022	1249729	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	128.23
11/23/2022	1252522	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	266.88
12/22/2022	1255263	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	188.62
01/26/2023	1257995	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	225.51
02/23/2023	1260585	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	131.80
03/28/2023	1263372	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	251.52
04/25/2023	1266180	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	271.27
05/25/2023	1269050	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	235.58
06/26/2023	1271939	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	221.84
07/25/2023	1274683	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	156.55
08/25/2023	1277465	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	320.72
09/26/2023	1280196	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	131.42
10/25/2023	1282906	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	341.21
11/27/2023	1285584	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	232.95
12/21/2023	1288158	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	237.59
01/26/2024	1290854	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	236.42
02/26/2024	1293498	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	236.42
03/26/2024	1296149	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	236.42
04/25/2024	1298812	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	234.06
05/29/2024	1301519	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	222.39
06/25/2024	1304045	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	238.75
07/25/2024	1306655	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	159.98
09/25/2024	1311811	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	525.80
10/25/2024	1314338	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	225.39
11/25/2024	1316902	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	220.59
01/28/2025	1321798	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	299.32
02/25/2025	1324214	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	222.05
03/26/2025	1326705	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	315.65
05/23/2025	1331582	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	377.65
07/25/2025	1336509	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	402.20
				11,811.89

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GAIL Y. FORD
14 TRUMAN CIRCLE
MC KEES ROCKS, PA 15136

DENNIS J SPYRA ESQ
1711 LINCOLN WAY
WHITE OAK, PA 15131

PNC BANK NA
PO BOX 94982
CLEVELAND, OH 44101

MANLEY DEAS KOCHALSKI LLC
PO BOX 165028
COLUMBUS, OH 43216-5028

8/29/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee